

<i>SERFF Tracking Number:</i>	<i>NWFA-125695929</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Nationwide Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39347</i>
<i>Company Tracking Number:</i>	<i>VAR-0144AO</i>		
<i>TOI:</i>	<i>A03I Individual Annuities - Deferred Variable</i>	<i>Sub-TOI:</i>	<i>A03I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Lifetime Income (L.Inc) Optiom 10% (2008)</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Nationwide Life Insurance Company

Product Name: Lifetime Income (L.Inc) Optiom 10% (2008) SERFF Tr Num: NWFA-125695929 State: ArkansasLH

TOI: A03I Individual Annuities - Deferred Variable SERFF Status: Closed State Tr Num: 39347

Sub-TOI: A03I.002 Flexible Premium Co Tr Num: VAR-0144AO State Status: Approved-Closed
Filing Type: Form Co Status: Pending Reviewer(s): Linda Bird

Authors: Todd Beshara, Grace

Holland, LaToyia Martin, Leonja

Merritt, Clara Pollard, Darcy

Spangler, Natalie Walden

Date Submitted: 06/18/2008

Disposition Status: Approved

Implementation Date Requested: 09/15/2008

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Concurrently being filed in Nationwide's state of domicile, Ohio.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 06/20/2008

State Status Changed: 06/20/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Individual Variable Annuity Option Filing

Lifetime Income (L.Inc) Option: VAR-0144AO

Contract Specifications Pages:

SERFF Tracking Number: NWFA-125695929 State: Arkansas
Filing Company: Nationwide Life Insurance Company State Tracking Number: 39347
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TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: Lifetime Income (L.Inc) Optiom 10% (2008)
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VAB-0101AO.6

VAB-0102AO.5

VAB-0103AO.5

VAB-0124AO.1

VAB-0105AO.4

VAB-0106AO.4

On the later of September 15, 2008 or approval by the Department and with the acceptance of the SEC filing, Nationwide will begin issuing these forms.

The above referenced forms are to be used with previously approved individual flexible purchase payment variable deferred annuity contracts that are distributed through third party financial institutions, broker dealers, wirehouse channels, and captive Nationwide agents. The base contracts are written for non-qualified issuance only, but may also be sold as (with appropriate tax endorsement) an IRA, Roth IRA, SEP IRA, SIMPLE IRA, 401(a) (investment only), non-ERISA 403(b) tax sheltered annuity, Optional Retirement Plans (ORPs), 401(k), or a Charitable Remainder Trust (CRT).

Description of the Lifetime Income (L.Inc) Option

The Lifetime Income (L.Inc) Option (VAR-0144AO) is new and will replace the current Lifetime Income (L.Inc) Option (VAR-0140AO) which will be available with the following contracts.

VAC-0102AO

VAC-0103AO

VAC-0104AO

VAC-0105AO

VAC-0106AO

VAC-0107AO

The option will also be issued with the previously approved Endorsement to the Lifetime Income Option (VAZ-0142AO).

If elected, this option is irrevocable. The spousal continuation benefit may be discontinued based on certain named events as outlined in the option.

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Company Tracking Number:	VAR-0144AO		
TOI:	A03I Individual Annuities - Deferred Variable	Sub-TOI:	A03I.002 Flexible Premium
Product Name:	Lifetime Income (L.Inc) Option 10% (2008)		
Project Name/Number:	/		

The option is described as follows:

- * The option allows a contract owner to request, on an annualized basis and during his or her lifetime, surrenders based upon a percentage that corresponds to the age of the contract owner. An optional spousal continuation benefit is also available for election. The spousal continuation benefit permits the surviving spouse to continue the guaranteed payment upon the death of the other spouse.
- * Electing this option deducts up to 120 basis points from the current value of the benefit base on an annualized basis. Up to an additional 30 basis points will be deducted if the spousal continuation benefit is elected. Currently the charges for these benefits are 75 and 20 respectively.
- * Definitions of terms key to understanding the option are provided.
- * This option is only available to contract owners between the age of 45 and 85 on the date it is elected. If the spousal continuation benefit is elected, both spouses must be between the age of 45 and 85.
- * The spousal continuation benefit can only be elected at the time the option is elected.

The option has a Flesch readability score of 50.6 when scored with the contract.

Description of the Contract Specifications Pages

The Contract Specifications Pages are for use with the contracts listed above and are being filed to update the charge of the Lifetime Income (L.Inc) Option.

Items Bracketed as Variable

Lifetime Income (L.Inc) Option

Nationwide officers' signatures are bracketed as they change over time.

Additionally, the lifetime withdrawal percentages have been bracketed and stated as a range representing the minimum and maximum percentages that will be offered. When the option is issued, the actual percentages in affect will be stated.

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Product Name:	Lifetime Income (L.Inc) Optiom 10% (2008)		
Project Name/Number:	/		

Contract Specifications Pages

The bracketed items on the Contract Specifications Pages are customized for each contract based on the information provided by the contract owner at time of application.

Other Information

Nationwide certifies that, to the best of its knowledge and belief, the forms submitted comply with all of the laws and regulations of your state.

Nationwide's printers use various fonts and layouts; therefore, Nationwide reserves the right to format the pages of these forms to conform to the printer's requirements. No change in language will occur, only a possible page break or page renumbering.

Company and Contact

Filing Contact Information

Clara Pollard, Sr. Compliance Analyst, Corporate Compliance PO Box 182455 Columbus, OH 43272-8921	pollarc@nationwide.com (800) 691-0023 [Phone] (614) 249-2112[FAX]
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Filing Company Information

Nationwide Life Insurance Company PO Box 182455 1-09-V2 Columbus, OH 43272-8921 (800) 691-0023 ext. [Phone]	CoCode: 66869 Group Code: 140 Group Name: FEIN Number: 31-4156830 -----	State of Domicile: Ohio Company Type: State ID Number:
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Filing Fees

Fee Required?	Yes
Fee Amount:	\$140.00
Retaliatory?	No

<i>SERFF Tracking Number:</i>	<i>NWFA-125695929</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>A03I Individual Annuities - Deferred Variable</i>	<i>Sub-TOI:</i>	<i>A03I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Lifetime Income (L.Inc) Optiom 10% (2008)</i>		
<i>Project Name/Number:</i>	<i>/</i>		
<i>Fee Explanation:</i>	<i>@ \$20 per form X 7 forms = \$140</i>		
<i>Per Company:</i>	<i>No</i>		

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<i>Project Name/Number:</i>	<i>/</i>		

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Nationwide Life Insurance Company	\$140.00	06/18/2008	20974030

SERFF Tracking Number:	NWFA-125695929	State:	Arkansas
Filing Company:	Nationwide Life Insurance Company	State Tracking Number:	39347
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Product Name:	Lifetime Income (L.Inc) Optiom 10% (2008)		
Project Name/Number:	/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	06/20/2008	06/20/2008

<i>SERFF Tracking Number:</i>	<i>NWFA-125695929</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>/</i>		

Disposition

Disposition Date: 06/20/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NWFA-125695929 State: Arkansas

Filing Company: Nationwide Life Insurance Company State Tracking Number: 39347

Company Tracking Number: VAR-0144AO

TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium

Product Name: Lifetime Income (L.Inc) Optiom 10% (2008)

Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Lifetime Income (L.Inc.) Option		Yes
Form	Contract Specifications Page for Achiever		Yes
Form	Contract Specifications Page for All American Gold		Yes
Form	Contract Specifications Page for Choice Venue II		Yes
Form	Contract Specifications Page for Elite Venue		Yes
Form	Contract Specificatins Page for Future II		Yes
Form	Contract Specifications Page for Future Venue		Yes

SERFF Tracking Number: NWFA-125695929 State: Arkansas
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Form Schedule

Lead Form Number: VAR-0144AO

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	VAR-0144AO	Policy/Cont Lifetime Income ract/Fratern (L.Inc.) Option al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		51	VAR-0144AO.pdf
	VAB-0103AO.5	Policy/Cont Contract ract/Fratern Specifications Page al for Achiever Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Revised	Replaced Form #: VAB-0103AO.4 Previous Filing #: 36247	0	VAB-0103AO.5.pdf
	VAB-0101AO.6	Policy/Cont Contract ract/Fratern Specifications Page al for All American Gold Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Revised	Replaced Form #: VAB-0101AO.5 Previous Filing #: 36247	0	VAB-0101AO.6.pdf
	VAB-0105AO.4	Policy/Cont Contract ract/Fratern Specifications Page al for Choice Venue II Certificate: Amendmen	Revised	Replaced Form #: VAB-0105AO.3 Previous Filing #: 36247	0	VAB-0105AO.4.pdf

SERFF Tracking Number: NWFA-125695929 State: Arkansas
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 Product Name: Lifetime Income (L.Inc) Optiom 10% (2008)
 Project Name/Number: /

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 Page,
 Endorseme
 nt or Rider

VAB-0106AO.4	Policy/Cont Contract ract/Fratern Specifications Page al for Elite Venue Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Revised	Replaced Form #: 0 VAB-0106AO.3 Previous Filing #: 36247	VAB-0106AO.4.pdf
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VAB-0102AO.5	Policy/Cont Contract ract/Fratern Specificatins Page al for Future II Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Revised	Replaced Form #: 0 VAB-0102AO.4 Previous Filing #: 36247	VAB-0102AO.5.pdf
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VAB-0124AO.1	Policy/Cont Contract ract/Fratern Specifications Page al for Future Venue Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Revised	Replaced Form #: 0 VAB-0124AO Previous Filing #: 36247	VAB-0124AO.1.pdf
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**NATIONWIDE LIFE INSURANCE COMPANY
ONE NATIONWIDE PLAZA
COLUMBUS, OHIO 43215**

LIFETIME INCOME (L.Inc) OPTION

General Information Regarding this Option

This option is made part of the Contract to which it is attached and is effective on the date it is elected.

To the extent any provisions contained in this option are contrary to or inconsistent with those of the Contract to which it is attached, the provisions of this option will control the Contract. Non-defined terms shall have the meaning given to them in the Contract.

This option provides a guaranteed lifetime withdrawal benefit based on the life of a Determining Life even if negative investment experience and/or guaranteed lifetime withdrawals result in the Contract Value going to zero. In addition, this option allows for the election of a Spousal Continuation Benefit extending guaranteed lifetime withdrawals to the spouse of the Determining Life.

This option is irrevocable.

The Spousal Continuation Benefit may be discontinued under limited circumstance described in this option (See "Spousal Continuation Benefit" section of this option).

Surrenders prior to age 59 1/2 may result in the immediate application of taxes and penalties under Section 72 of the Internal Revenue Code.

Nationwide will restrict the initial allocation of the Contract Value to certain Sub-Accounts or asset allocation models in conjunction with this option. In addition, Nationwide will restrict transfers and allocations of subsequent Purchase Payments to certain Sub-Accounts or asset allocation models. Nationwide also reserves the right to restrict allocations to Sub-Accounts or asset allocation models in which the Contract Owner is already invested after the election of this option. Nationwide may substitute investment options available to the Contract Owner in the event the previous investment options are no longer available to the Variable Account or Nationwide's management determines that the previous investment options are inappropriate for the purposes of the Contract.

The following apply to the election of this option.

- (1) This option is only available to Contracts with a Determining Life (and Joint Determining Life, if any) between the age of 45 and 85 as of the date elected.
- (2) Loans, to the extent otherwise permitted under the Contract or an endorsement to the Contract, are not allowed.
- (3) The following options are not available when this option is elected: C-Share Option, if applicable, Capital Preservation Plus Option, and Capital Preservation Plus Lifetime Income Option. Nationwide may restrict the availability of this option in conjunction with other options that may be offered under the Contract.
- (4) The Determining Life and Joint Determining Life may not be changed. If the Spousal Continuation Benefit is elected, the Determining Life must be named as the Annuitant and any named parties to the Contract, except for contingent Beneficiaries, must be the Determining Life or Joint Determining Life. The Determining Life and Joint Determining Life must be named as sole primary Beneficiaries.
- (5) The manner in which the Contract Value, Death Benefit, or any other benefits or values described in the Contract or other rider or option (other than this option) are calculated is not modified by this option.

Definitions

The following definitions are added to the Contract:

Income Benefit Base – The value calculated under this option that is multiplied by the Lifetime Withdrawal Percentage to determine the amount of annual guaranteed lifetime withdrawals.

Determining Life – The person designated Contract Owner on the application (Annuitant in the event of a non-natural Contract Owner).

Joint Determining Life – The spouse of the Determining Life on which guaranteed lifetime withdrawals under this option will also apply. A Joint Determining Life may only be named when the Spousal Continuation Benefit is elected. The Joint Determining Life does not have any rights of a Contract Owner, unless named as a Joint Owner or in cases where the Contract is registered in the name of the Joint Determining Life following the death of the Determining Life.

Lifetime Withdrawal Percentage – A specified percentage listed in this option based on the age of the Determining Life at the time the first Surrender is taken. In cases where the Spousal Continuation Benefit has been elected, the Lifetime Withdrawal Percentage will be determined based on the younger of the Determining Life and Joint Determining Life.

Option Anniversary – Each recurring one-year anniversary beginning with the date this option is elected.

Option Year – Beginning with the date this option is elected, each one-year period this option remains in-force.

Spousal Continuation Benefit – An election allowing a spouse to be named as a Joint Determining Life so that the Lifetime Withdrawal Percentage will be paid during the lifetimes of the Determining Life and the Joint Determining Life.

Additional Charge

Nationwide will deduct an additional charge of up to 1.20% of the current value of the Income Benefit Base on the Option Anniversary. A prorated charge for any partially completed Option Year will also be deducted upon full Surrender of the Contract.

If the optional Spousal Continuation Benefit is elected, a charge in addition to the base charge under this option will be deducted of up to 0.30% of the current value of the Income Benefit Base on the Option Anniversary. A prorated charge for any partially completed Option Year will also be deducted upon full Surrender of the Contract.

These charges will be assessed as long as the Contract and this option remain in-force.

Subsequent Purchase Payments

All subsequent Purchase Payments after the first Option Anniversary in excess of \$50,000 per Option Year must receive prior approval from Nationwide.

Spousal Continuation Benefit

The Determining Life may elect the optional Spousal Continuation Benefit, but it is only available at the time this option is elected. The Spousal Continuation Benefit permits the naming of a Joint Determining Life. The guaranteed lifetime withdrawals will be paid during the joint lives of the Determining Life and Joint Determining Life.

In order to take advantage of this additional benefit the following will apply.

- (1) Once the Spousal Continuation Benefit is elected, it can only be removed from the Contract if no Surrenders have been made and if Nationwide is provided with proof of divorce, annulment, or dissolution of the marriage between the Determining Life and Joint Determining Life.
- (2) In the case of a non-natural Contract Owner and/or Joint Owner, and where the spousal protection benefit (payment of a Death Benefit on both spouses) is not used, the Determining Life and Joint Determining Life must be named as the Annuitant and Contingent Annuitant. In this case, one Death Benefit is paid when the last survivor of the Annuitant and Contingent Annuitant dies.
- (3) Once this benefit is removed from the Contract, it may not be re-elected or added to cover a subsequent spouse.

Calculation of the Income Benefit Base and the Guaranteed Withdrawal Amount

Calculation Before Surrenders Begin

At the time this option is elected, the initial Income Benefit Base is equal to the Contract Value. At any time up to and including the 10th Option Anniversary, the Income Benefit Base equals the greater of:

- (1) the highest Contract Value on any Option Anniversary plus Purchase Payments submitted and credits applied after that Option Anniversary; or

(2) the sum of:

- (a) the initial Income Benefit Base, accumulated at 10% simple interest for each attained Option Anniversary, and
- (b) Purchase Payments submitted and credits applied after this option is elected, accumulated at 10% simple interest from the date of such Purchase Payment or credit to the most recent Option Anniversary.

After the 10th Option Anniversary, the Income Benefit Base equals the greater of:

- (1) the highest Contract Value on any Option Anniversary plus Purchase Payments submitted and credits applied after that Option Anniversary; or
- (2) the 10% simple interest Income Benefit Base calculated on the 10th Option Anniversary plus any Purchase Payments submitted and credits applied after the 10th Option Anniversary.

Notwithstanding the preceding, no further recalculations of the Income Benefit Base are performed if, at any time, the Contract Value is equal to zero.

Calculation when Surrenders Begin

At any time after this option is elected, the Determining Life may, but is not required to, begin taking Surrenders from the Contract. Nationwide will Surrender amounts from each Sub-Account proportionally.

At the time of the first Surrender, the Lifetime Withdrawal Percentage is established in accordance with the table below.

Age of the younger of the Determining Life or Joint Determining Life*	Lifetime Withdrawal Percentage
45 up to 59½	[1-10%]
59½ through 66	[1-10%]
67 through 71	[1-10%]
72 through 80	[1-10%]
81 and older	[1-10%]

*If no Joint Determining Life applies, the age will be based on the Determining Life. The age applicable to the Lifetime Withdrawal Percentage is set as of the date of the first Surrender.

Once the Lifetime Withdrawal Percentage is established it will be multiplied by the then current Income Benefit Base to determine the dollar value of guaranteed lifetime withdrawals. When the Lifetime Withdrawal Percentage is established, it will not be subject to any change unless you elect to reset your Income Benefit Base. The guaranteed lifetime withdrawal amount may be taken during each Option Year beginning with the first Surrender.

If Surrenders are scheduled under this option that result in a Surrender amount of \$100 or less, Nationwide may require the interval of payment to be modified so the Surrender amount will equal more than \$100. In no case will scheduled Surrenders be modified to an interval greater than annual.

Changes to the Income Benefit Base

Once the Income Benefit Base is applied to guaranteed lifetime withdrawals, it is not subject to change except as described below:

Reduction

If the Determining Life, or Joint Determining Life, if applicable, takes Surrenders in excess of the established guaranteed lifetime withdrawal amount in any Option Year, the Income Benefit Base will immediately be reduced by the greater of: (a) the dollar amount of the Surrender in excess of the available guaranteed lifetime withdrawals for the current Option Year; or (b) the ratio of the dollar amount of the excess Surrender to the Contract Value (which is reduced by the amount of the guaranteed withdrawal value for the current Option Year that has been Surrendered), multiplied by the Income Benefit Base.

Notwithstanding the above, if required minimum distributions under the Internal Revenue Code are not going to be met on this contract during the calendar year by receiving the amount of the guaranteed lifetime withdrawal, the Determining Life, or Joint Determining Life, if applicable, may enter a Nationwide approved Surrender or systematic Surrender program that will permit a Contract Owner to Surrender Contract Value in excess of the Lifetime Withdrawal Percentage without reducing the Income Benefit Base. This option is not permitted for beneficially owned contracts. Nationwide may eliminate this right if the Internal Revenue Code provisions or Internal Revenue Service rules or guidance relating to required minimum distributions change.

Increase by Purchase Payment

Subsequent Purchase Payments to the Contract will increase the Income Benefit Base by the amount of the Purchase Payment submitted and any credits applied.

Calculations after Surrenders Begin - Automatic Reset

If the terms and conditions of the option have not changed and the Contract Value exceeds the Income Benefit Base on the Option Anniversary, Nationwide will automatically reset the Income Benefit Base.

If the terms and conditions of the option have changed and the Contract Value exceeds the Income Benefit Base on the Option Anniversary, then the Determining Life, or the surviving Joint Determining Life, may elect to reset the Income Benefit Base where such election will result in an increase to the Income Benefit Base. If made, such election must be received within 60 days after this Option Anniversary. Nationwide will provide the Contract Owner with the Contract Value and Income Benefit Base information and will provide instructions on how to communicate an election to reset the Income Benefit Base. The reset of the Income Benefit Base, if elected, will be subject to the current terms and conditions of this option.

If Nationwide does not receive a Contract Owner's election to reset the Income Benefit Base within 60 days after the Option Anniversary, Nationwide will not reset the Income Benefit Base.

Executed for Nationwide by:



President



Secretary

Nationwide will provide notice to the Contract Owner, in writing for any changes to the option terms and conditions, which includes Sub-Accounts or asset allocation models, any option charges and Lifetime Withdrawal Percentages, under this option.

Termination of Guaranteed Withdrawals

The guaranteed lifetime withdrawals available under this option end upon the death of the Determining Life or Annuitization of the Contract. In the case of the Spousal Continuation Benefit, guaranteed lifetime withdrawals end only upon the death of both the Determining Life and the Joint Determining Life.

In addition, Surrenders in excess of the guaranteed lifetime withdrawals that reduce the Income Benefit Base to zero will terminate and end all benefits under this option.

Once the Contract Value falls to zero, the Determining Life (or Joint Determining Life if applicable) is no longer permitted to submit additional Purchase Payments or take Surrenders in excess of the current calculated Lifetime Withdrawal Percentage.

Transfers

Transfers will be restricted based on the underlying investment options available.

CONTRACT SPECIFICATIONS PAGE

CONTRACT INFORMATION

<u>Parties to the Contract</u>	<u>Date of Birth</u>	<u>Additional Issuing Information</u>
Contract Owner: [John Q. Doe]	[January 1, 1956]	Contract Number: [01-000000000]
Joint Owner: [Jane M. Doe]	[December 1, 1961]	Date of Issue: [September 15, 2008]
Annuitant: [John Q. Doe]	[January 1, 1956]	Contract Type: [Non-qualified]
Co-Annuitant: [N/A]	[N/A]	Initial Purchase Payment: [\$15,000]
Contingent Owner: [N/A]	[N/A]	Annuity Commencement Date: [January 1, 2046]
Contingent Annuitant: [N/A]	[N/A]	

Minimum Requirements

Subsequent Purchase Payments: \$1,000

Minimum Annuity Payment Amount: \$20

Minimum Contract Value Required for Annuitization: \$2,000

STANDARD DEATH BENEFIT AND CDSC

[X] Standard Death Benefit (1-Year Anniversary) [X] Eight-Year CDSC Schedule (B-Schedule)

SUMMARY OF CONTRACT EXPENSES

Base Contract Variable Account Charge: 1.55%*

Contingent Deferred Sales Charge Table:

Completed Years Measured										
From Date of the Purchase Payment:	0	1	2	3	4	5	6	7	8 & Thereafter	
CDSC Percentage**:	8%	7%	6%	5%	4%	3%	2%	1%	0%	

* The base Variable Account Charge noted above does not include charges associated with any optional features you have elected. These charges are added to the base Variable Account Charge. Remember, charges related to Lifetime Income Option (including the election of the Spousal Continuation Benefit, if elected) are assessed on the value of the Income Benefit Base and are only assessed once a year.

[**The CDSC Percentage changes to the next year's CDSC Percentage on the day before the Purchase Payment year is completed.]

OPTIONS ELECTED

	Added Charge			Added Charge	
<u>Death Benefit Options</u>			<u>Other Options</u>		
One-Month Enhanced Death Benefit	0.20%	[]	Beneficiary Protector II	0.35%	[]
Combination Enhanced Death Benefit			3% Extra Value*	0.10%	[]
Option II	0.45%	[]	4 % Extra Value*	0.25%	[]
			5% Extra Value*	0.40%	[]
<u>CDSC Options</u>			Capital Pres. Plus Lifetime Income	0.75%	[]
No CDSC Option (C-Schedule)	0.25%	[]	Lifetime Income (L.Inc) Option	0.75%	[]
Four-Year CDSC Option (L-Schedule)	0.20%	[]	L.Inc with Spousal Continuation	0.95%	[X]

*Additional charges end 8 years from the Date of Issue.

Notes Regarding Additional Charges: For the Death Benefit Options and CDSC Options listed above the additional charge is listed as an annual charge added to the base Variable Account Charge but is deducted from the Variable Account on a daily basis. The charge for the Extra Value options and the Beneficiary Protector II option is structured in the same manner, but also is applied to the rates credited to any amounts allocated to the Fixed Account, if applicable, or the Multiple Maturity Account, if elected, resulting in a corresponding decrease to the interest credited. The Capital Preservation Plus Lifetime Income option also adds the additional charge to the Multiple Maturity Account investment option, if elected, resulting in a corresponding decrease to the interest credited. The Lifetime Income Option, and the Spousal Continuation Benefit, assesses the charge from the Variable Account once each year based on the value of the Income Benefit Base (see the option for details). The Spousal Continuation Benefit is only available in conjunction with the Lifetime Income Option. An "X" next to the charge denotes the option has been elected.

CONTRACT SPECIFICATIONS PAGE

CONTRACT INFORMATION

Parties to the Contract

Contract Owner: [John Q. Doe]

Joint Owner: [Jane M. Doe]

Annuitant: [John Q. Doe]

Co-Annuitant: [N/A]

Contingent Owner: [N/A]

Contingent Annuitant: [N/A]

Date of Birth

[January 1, 1956]

[December 1, 1961]

[January 1, 1956]

[N/A]

[N/A]

[N/A]

Additional Issuing Information

Contract Number: [01-000000000]

Date of Issue: [September 15, 2008]

Contract Type: [Non-qualified]

Initial Purchase Payment: [\$5,000]

Annuity Commencement Date: [January 1, 2046]

Minimum Requirements

Subsequent Purchase Payments: \$500

Minimum Annuity Payment Amount: \$20

Minimum Contract Value Required for Annuitization: \$2,000

STANDARD DEATH BENEFIT AND CDSC[☒] Standard Death Benefit (5-Year Anniversary)[☒] Seven-Year CDSC Schedule (B-Schedule)

SUMMARY OF CONTRACT EXPENSES

Base Contract Variable Account Charge: 1.15%*

Contract Maintenance Charge: \$30**

Contingent Deferred Sales Charge Table:

Number of Completed Years Measured

from the Date of the Purchase Payment:

CDSC Percentage***:

0

1

2

3

4

5

6

7 & Thereafter

7%

7%

6%

5%

4%

3%

2%

0%

* The base Variable Account Charge noted above does not include charges associated with any optional features you have elected. These charges are added to the base Variable Account Charge. Remember, charges related to Lifetime Income Option (including the election of the Spousal Continuation Benefit, if elected) are assessed on the value of the Income Benefit Base and are only assessed once a year.

** The Contract Maintenance Charge is waived for the life of the contract if the Contract Value reaches \$50,000 on any Contract Anniversary.

***The CDSC Percentage changes to the next year's CDSC Percentage on the day before the Purchase Payment year is completed.]

OPTIONS ELECTEDDeath Benefit Options

One-Year Enhanced Death Benefit

0.20% []

One-Month Enhanced Death Benefit

0.35% []

CDSC Options

No CDSC Option (C-Schedule)

0.55% []

Four-Year CDSC Option (L-Schedule)

0.50% []

Other Options

Beneficiary Protector II

0.35% []

Capital Pres. Plus Lifetime Income

0.75% []

Lifetime Income (L.Inc) Option

0.75% []

L.Inc with Spousal Continuation

0.95% [☒]

Notes Regarding Additional Charges: For the Death Benefit Options and CDSC Options listed above the additional charge is listed as an annual charge added to the base Variable Account Charge but is deducted from the Variable Account on a daily basis. The Beneficiary Protector II option charge is structured in the same manner, but it also is applied to the rates credited to any amounts allocated to the Fixed Account, if applicable, or the Multiple Maturity Account, if elected, resulting in a corresponding decrease to the interest credited. The Capital Preservation Plus Lifetime Income option also adds the additional charge to the Multiple Maturity Account investment option, if elected, resulting in a corresponding decrease to the interest credited. The Lifetime Income Option, and the Spousal Continuation Benefit, assesses the charge from the Variable Account once each year based on the value of the Income Benefit Base (see the option for details). The Spousal Continuation Benefit is only available in conjunction with the Lifetime Income Option. An "X" next to the charge denotes the option has been elected.

CONTRACT SPECIFICATIONS PAGE

CONTRACT INFORMATION

<u>Parties to the Contract</u>	<u>Date of Birth</u>	<u>Additional Issuing Information</u>
Contract Owner: [John Q. Doe]	[January 1, 1956]	Contract Number: [01-000000000]
Joint Owner: [Jane M. Doe]	[December 1, 1961]	Date of Issue: [September 15, 2008]
Annuitant: [John Q. Doe]	[January 1, 1956]	Contract Type: [Non-qualified]
Co-Annuitant: [N/A]	[N/A]	Initial Purchase Payment: [\$10,000]
Contingent Owner: [N/A]	[N/A]	Annuity Commencement Date: [January 1, 2046]
Contingent Annuitant: [N/A]	[N/A]	

Minimum Requirements

Subsequent Purchase Payments: \$1,000

Minimum Annuity Payment Amount: \$20

Minimum Contract Value Required for Annuitization: \$2,000

STANDARD DEATH BENEFIT

[X] Standard Death Benefit (One-Year Anniversary)

SUMMARY OF CONTRACT EXPENSES

Base Contract Variable Account Charge: 1.50%*

Contingent Deferred Sales Charge Table:

Completed Years Measured									
<u>From Date of the Purchase Payment:</u>	<u>0</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7 & Thereafter</u>	
CDSC Percentage**:	7%	7%	6%	5%	4%	3%	2%	0%	

* The base Variable Account Charge noted above does not include charges associated with any optional features you have elected. These charges are added to the base Variable Account Charge. Remember, charges related to Lifetime Income Option (including the election of the Spousal Continuation Benefit, if elected) are assessed on the value of the Income Benefit Base and are only assessed once a year.

**The CDSC Percentage changes to the next year's CDSC Percentage on the day before the Purchase Payment year is completed.

OPTIONS ELECTED

	<u>Added Charge</u>			<u>Added Charge</u>	
<u>Death Benefit Options</u>			<u>Other Options</u>		
One Month Enhanced Death Benefit	0.20%	[]	Beneficiary Protector II	0.35%	[]
Combination Enhanced Death Benefit	0.35%	[]	Spousal Protection	0.20%	[]
(Greater of 1 Year Anniversary or			Capital Pres. Plus Lifetime Income	0.75%	[]
5% Interest)			Lifetime Income (L.Inc) Option	0.75%	[]
			L.Inc with Spousal Continuation	0.95%	[X]

Notes Regarding Additional Charges: For the Death Benefit Option listed above the additional charge is listed as an annual charge added to the base Variable Account Charge but is deducted from the Variable Account on a daily basis. The charge for the Spousal Protection option and the Beneficiary Protector II option is structured in the same manner, but also is applied to the rates credited to any amounts allocated to the Fixed Account, if applicable, or the Multiple Maturity Account, if elected, resulting in a corresponding decrease to the interest credited. The Capital Preservation Plus Lifetime Income option also adds the additional charge to the Multiple Maturity Account investment option, if elected, resulting in a corresponding decrease to the interest credited. The Lifetime Income Option, and the Spousal Continuation Benefit, assesses the charge from the Variable Account once each year based on the value of the Income Benefit Base (see the option for details). The Spousal Continuation Benefit is only available in conjunction with the Lifetime Income Option. An "X" next to the charge denotes the option has been elected.

CONTRACT SPECIFICATIONS PAGE

CONTRACT INFORMATION

<u>Parties to the Contract</u>	<u>Date of Birth</u>	<u>Additional Issuing Information</u>
Contract Owner: [John Q. Doe]	[January 1, 1956]	Contract Number: [01-000000000]
Joint Owner: [Jane M. Doe]	[December 1, 1961]	Date of Issue: [September 15, 2008]
Annuitant: [John Q. Doe]	[January 1, 1956]	Contract Type: [Non-qualified]
Co-Annuitant: [N/A]	[N/A]	Initial Purchase Payment: [\$10,000]
Contingent Owner: [N/A]	[N/A]	Annuity Commencement Date: [January 1, 2046]
Contingent Annuitant: [N/A]	[N/A]	

Minimum Requirements

Subsequent Purchase Payments: \$1,000

Minimum Annuity Payment Amount: \$20

Minimum Contract Value Required for Annuitization: \$2,000

STANDARD DEATH BENEFIT

[X] Standard Death Benefit (One-Year Anniversary)

SUMMARY OF CONTRACT EXPENSES

Base Contract Variable Account Charge: 1.75%*

Contingent Deferred Sales Charge Table:

<u>Completed Years Measured</u>					
<u>From Date of the Purchase Payment:</u>	<u>0</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4 & Thereafter</u>
CDSC Percentage**:	7%	7%	6%	5%	0%

* The base Variable Account Charge noted above does not include charges associated with any optional features you have elected. These charges are added to the base Variable Account Charge. Remember, charges related to Lifetime Income (including the election of the Spousal Continuation Benefit, if elected) are assessed on the value of the Income Benefit Base and are only assessed once a year.

**The CDSC Percentage changes to the next year's CDSC Percentage on the day before the Purchase Payment year is completed.

OPTIONS ELECTED

	<u>Added Charge</u>		<u>Added Charge</u>
<u>Death Benefit Options</u>		<u>Other Options</u>	
One Month Enhanced Death Benefit	0.20% []	Beneficiary Protector II	0.35% []
Combination Enhanced Death Benefit	0.35% []	Spousal Protection	0.20% []
(Greater of 1 Year Anniversary or		Capital Pres. Plus Lifetime Income	0.75% []
5% Interest)		Lifetime Income (L.Inc) Option	0.75% []
		L.Inc with Spousal Continuation	0.95% [X]

Notes Regarding Additional Charges: For the Death Benefit Options listed above the additional charge is listed as an annual charge added to the base Variable Account Charge but is deducted from the Variable Account on a daily basis. The charge for the Beneficiary Protector II option and Spousal Protection option is structured in the same manner, but it also is applied to the rates credited to any amounts allocated to the Fixed Account, if applicable, or the Multiple Maturity Account, if elected, resulting in a corresponding decrease to the interest credited. The Capital Preservation Plus Lifetime Income option also adds the additional charge to the Multiple Maturity Account investment option, if elected, resulting in a corresponding decrease to the interest credited. The Lifetime Income Option, and the Spousal Continuation Benefit, assesses the charge from the Variable Account once each year based on the value of the Income Benefit Base (see the option for details). The Spousal Continuation Benefit is only available in conjunction with the Lifetime Income Option. An "X" next to the charge denotes the option has been elected.

CONTRACT SPECIFICATIONS PAGE

CONTRACT INFORMATION

<u>Parties to the Contract</u>	<u>Date of Birth</u>	<u>Additional Issuing Information</u>
Contract Owner: [John Q. Doe]	[January 1, 1956]	Contract Number: [01-000000000]
Joint Owner: [Jane M. Doe]	[December 1, 1961]	Date of Issue: [September 15, 2008]
Annuitant: [John Q. Doe]	[January 1, 1956]	Contract Type: [Non-qualified]
Co-Annuitant: [N/A]	[N/A]	Initial Purchase Payment: [\$5,000]
Contingent Owner: [N/A]	[N/A]	Annuity Commencement Date: [January 1, 2046]
Contingent Annuitant: [N/A]	[N/A]	

Minimum Requirements

Subsequent Purchase Payments: \$500

Minimum Annuity Payment Amount: \$20

Minimum Contract Value Required for Annuitization: \$2,000

STANDARD DEATH BENEFIT AND CDSC[☒] Standard Death Benefit (5-Year Anniversary) [☒] Seven-Year CDSC Schedule (B-Schedule)

SUMMARY OF CONTRACT EXPENSES

Base Contract Variable Account Charge: 1.15%*

Contract Maintenance Charge: \$30**

Contingent Deferred Sales Charge Table:

Number of Completed Years Measured from the Date of the Purchase Payment:	0	1	2	3	4	5	6	7 & Thereafter
CDSC Percentage***:	7%	7%	6%	5%	4%	3%	2%	0%

* The base Variable Account Charge noted above does not include charges associated with any optional features you have elected. These charges are added to the base Variable Account Charge. Remember, charges related to Lifetime Income Option (including the election of the Spousal Continuation Benefit, if elected) are assessed on the value of the Income Benefit Base and are only assessed once a year.

** The Contract Maintenance Charge is waived for the life of the contract if the Contract Value reaches \$50,000 on any Contract Anniversary.

[***The CDSC Percentage changes to the next year's CDSC Percentage on the day before the Purchase Payment year is completed.]

OPTIONS ELECTED

	Added Charge			Added Charge	
<u>Death Benefit Options</u>			<u>Other Options</u>		
One-Year Enhanced Death Benefit	0.20%	[<input type="checkbox"/>]	3% Extra Value*	0.30%	[<input type="checkbox"/>]
			4 % Extra Value*	0.40%	[<input type="checkbox"/>]
<u>CDSC Options</u>			Capital Pres. Plus Lifetime Income	0.75%	[<input type="checkbox"/>]
No CDSC Option (C-Schedule)	0.35%	[<input type="checkbox"/>]	Lifetime Income (L.Inc) Option	0.75%	[<input type="checkbox"/>]
Four-Year CDSC Option (L-Schedule)	0.30%	[<input type="checkbox"/>]	L.Inc with Spousal Continuation	0.95%	[<input checked="" type="checkbox"/>]

*Additional charges end 7 years from the Date of Issue.

Notes Regarding Additional Charges: For the Death Benefit Option and CDSC Options listed above the additional charge is listed as an annual charge added to the base Variable Account Charge but is deducted from the Variable Account on a daily basis. The charge for the Extra Value option is structured in the same manner, but also is applied to the rates credited to any amounts allocated to the Fixed Account, if applicable, or the Multiple Maturity Account, if elected, resulting in a corresponding decrease to the interest credited. The Capital Preservation Plus Lifetime Income option also adds the additional charge to the Multiple Maturity Account investment option, if elected, resulting in a corresponding decrease to the interest credited. The Lifetime Income Option, and the Spousal Continuation Benefit, assesses the charge from the Variable Account once each year based on the value of the Income Benefit Base (see the option for details). The Spousal Continuation Benefit is only available in conjunction with the Lifetime Income Option. An "X" next to the charge denotes the option has been elected.

CONTRACT SPECIFICATIONS PAGE

CONTRACT INFORMATION

Parties to the Contract

Contract Owner: [John Q. Doe]

Joint Owner: [Jane M. Doe]

Annuitant: [John Q. Doe]

Co-Annuitant: [N/A]

Contingent Owner: [N/A]

Contingent Annuitant: [N/A]

Date of Birth

[January 1, 1956]

[December 1, 1961]

[January 1, 1956]

[N/A]

[N/A]

[N/A]

Additional Issuing Information

Contract Number: [01-000000000]

Date of Issue: [September 15, 2008]

Contract Type: [Non-qualified]

Initial Purchase Payment: [\$5,000]

Annuity Commencement Date: [January 1, 2046]

Minimum Requirements

Subsequent Purchase Payments: \$500

Minimum Annuity Payment Amount: \$20

Minimum Contract Value Required for Annuitization: \$2,000

STANDARD DEATH BENEFIT

[X] Standard Death Benefit (Five-Year Anniversary)

SUMMARY OF CONTRACT EXPENSES

Base Contract Variable Account Charge: 1.10%*

Contract Maintenance Charge: \$30**

Contingent Deferred Sales Charge Table:

Completed Years Measured

From Date of the Purchase Payment: 0 1 2 3 4 5 6 7 & Thereafter

CDSC Percentage***: 7% 7% 6% 5% 4% 3% 2% 0%

* The base Variable Account Charge noted above does not include charges associated with any optional features you have elected. These charges are added to the base Variable Account Charge. Remember, charges related to Lifetime Income Option (including the election of the Spousal Continuation Benefit, if elected) are assessed on the value of the Income Benefit Base and are only assessed once a year.

** The Contract Maintenance Charge is waived for the life of the contract if the Contract Value reaches \$50,000 on any Contract Anniversary.

***The CDSC Percentage changes to the next year's CDSC Percentage on the day before the Purchase Payment year is completed.

OPTIONS ELECTED

Added Charge			Added Charge		
<u>Death Benefit Options</u>			<u>Other Options</u>		
One-Year Enhanced Death Benefit	0.15%	[]	Beneficiary Protector II	0.35%	[]
One Month Enhanced Death Benefit	0.35%	[]	Spousal Protection	0.20%	[]
Combination Enhanced Death Benefit	0.45%	[]	3% Extra Value*	0.20%	[]
(Greater of 1 Year Anniversary or			Capital Pres. Plus Lifetime Income	0.75%	[]
5% Interest)			Lifetime Income Option (L.Inc)	0.75%	[]
			L.Inc with Spousal Continuation	0.95%	[X]

*Additional charges end 7 years from the Date of Issue.

Notes Regarding Additional Charges: For the Death Benefit Options listed above the additional charge is listed as an annual charge added to the base Variable Account Charge but is deducted from the Variable Account on a daily basis. The charge for the Spousal Protection option and the Beneficiary Protector II option is structured in the same manner, but also is applied to the rates credited to any amounts allocated to the Fixed Account, if applicable, or the Multiple Maturity Account, if elected, resulting in a corresponding decrease to the interest credited. The Capital Preservation Plus Lifetime Income option also adds the additional charge to the Multiple Maturity Account investment option, if elected, resulting in a corresponding decrease to the interest credited. The Lifetime Income Option, and the Spousal Continuation Benefit, assesses the charge from the Variable Account once each year based on the value of the Income Benefit Base (see the option for details). The Spousal Continuation Benefit is only available in conjunction with the Lifetime Income Option. An "X" next to the charge denotes the option has been elected.

<i>SERFF Tracking Number:</i>	<i>NWFA-125695929</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Nationwide Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39347</i>
<i>Company Tracking Number:</i>	<i>VAR-0144AO</i>		
<i>TOI:</i>	<i>A03I Individual Annuities - Deferred Variable</i>	<i>Sub-TOI:</i>	<i>A03I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Lifetime Income (L.Inc) Optiom 10% (2008)</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Rate Information

Rate data does NOT apply to filing.